

REMARKS

I. Introduction

In response to the Office Action dated January 7, 2008, claims 14, 16, 34, 36, 54 and 56 have been amended. Claims 1-60 remain in the application. Re-examination and re-consideration of the application, as amended, is requested.

II. Claim Amendments

Applicant's attorney has made amendments to the claims as indicated above. These amendments were made solely for the purpose of clarifying the language of the claims, and were not required for patentability or to distinguish the claims over the prior art.

III. Request for Information

In section (1) of the Office Action, the Examiner requested, under 37 C.F.R. §1.105, where the mathematical equation presented in claims 11-20, 31-40 and 51-60 came from. Specifically, the Examiner requested that the Applicant provide references to textbooks, publications, etc., where the equation of claims 11-20, 31-40 and 51-60 can be found.

Applicant's attorney made inquiries of the Applicant in this regard. Applicant gave the Request due consideration and also consulted with other employees of the Assignee who worked on this project, which was known as the LTV (Life-Time Value) system. Applicant responded as follows:

- NPV (Net Present Value) - This is a well known term and the base formula used in the LTV system is the same as the formula used in MICROSOFT EXCEL. Applicant provided a print-out from the "Help" function provided for MICROSOFT EXCEL describing the NPV and PPMT (Payment on Principal) functions therein (from the MICROSOFT EXCEL Help screen, select Functions Reference, then Financial, then either NPV or PPMT).
- Payment Amount for any given period t - This was developed by the Applicant and other employees of the Assignee.
- The growth formulas were developed by the Applicant and other employees of the Assignee.

- A "Geometric Series" is a standard technique known to the Applicant and other employees of the Assignee.

Specifically, the equations found in 11-20, 31-40 and 51-60 were all derived using the information above, based on ideas and concepts that originated with the Applicant and other employees of the assignee during the development of the LTV system.

IV. Conclusion

In view of the above, it is submitted that this application is now in good order for allowance and such allowance is respectfully solicited. Should the Examiner believe minor matters still remain that can be resolved in a telephone interview, the Examiner is urged to call Applicant's undersigned attorney.

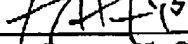
Respectfully submitted,

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